

The Effect of Radio Broadcasting, Nganggung Traditional, Local Influencer, and Education to Sharia Financial Literation's Level of Central Bangka's Society

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Abstract

This research was conducted to see the influence of Radio Broadcasts, Traditional Singing, Local Influencers, and Education on the Level of Islamic Financial Literacy in the People of Central Bangka. This type of research is a quantitative study using the regression analysis model. To measure the dependent variable indicators the ordinal scale is used (0-1), and the independent variables are using the Likert scale (1-4). The results of this study indicate that the results of simultaneous testing show that all variables have a significant effect on Islamic financial literacy. This can be seen from the results of the Chi-Square test. However, in the significance test, one of the variables was not significant, namely education, only 3 variables had a significant effect, namely radio broadcasts, local influencers, and culture (nganggung). Based on these statistical results, it can be understood that through radio broadcasts with sharia economic programs, the public gets important information about this matter. Likewise, influential figures such as traditional leaders, community leaders, and religious leaders who have adequate sharia economic insight will contribute to increasing sharia economic literacy. Through the Nganggung Culture, the community will receive this information more quickly.

Keywords: *Culture Nganggung, Education, Local Influencer, Sharia Financial Literation, Radio Broadcasts.*

A. Introduction

Media information very influences all activities that are in the community even through knowledge. Many media of information trusted by the community including television, radio, culture, religious or community characters as well as traditional characters, internet, television even university is an information media for knowing and learning something people want. Some of the data that writers take to know the media level of information affecting people.

Based on the NEW Radio survey in June 2017, 82.08% of radio listeners in Central Bangka include farmers, fishermen, and people traveling by car plus MSME players. According to BPS Central Bangka (2018), 72.81% of the people of Central Bangka who work as fishermen and farmers still listen to the radio. This means that radio is still a reliable

source of information for the community, especially in Central Bangka, as an information medium to accompany people's daily activities. Apart from radio, which is a local influencer information medium, it is also a trusted information medium. Based on the Katadata Insight Center Mulya survey in June 2018, respondents put the highest trust in information sourced from religious figures. This shows the relative of media that can be used in expanding and obtaining financial literacy.

Furthermore, the findings of Hung et al., (Hung et al., 2009) and Glaser & Weber (Glaser & Weber, 2007) also show that the impact of financial literacy can affect a person's attitude in deciding a financial behaviour. According to the concepts of Rashid and Hammed, Sharia financial literacy can be defined as a person's ability to use financial knowledge to manage financial resources following Islamic teachings. This means that if it is summarized, sharia financial literacy can be influenced by several factors such as radio broadcasting, local influencers, education, and also messages conveyed through cultural activities. One of the factors affecting sharia financial literacy is radio. According to the broad dictionary of the Indonesian language, radio is an electronic medium that uses frequency using modulation and electromagnetic radiation. This radio media plays an important role in Central Bangka as a channel of information to the public. It was customary for farm people to listen to the radio more than anyone else. Moreover, the people of Central Bangka are fishermen and farmers who make radio one of their favorite pastimes, meaning that more information is obtained from the radio.

Another factor affecting sharia financial knowledge is called influencers. The influencers mentioned here are local people who are important and can influence many people, such as traditional or community leaders or religious leaders who are trusted by the community and can influence other people or the local community (Law No.8 1987 About Protocol). Not only that, but education about sharia finance also has a significant effect on sharia financial literacy. Based on Asmalidar's research in 2017, people who study sharia finance show a very good level of sharia financial literacy. Nearly 90% of respondents who come from Islamic universities have a high iteration of Islamic finance (Asmalidar, 2017).

This means that knowledge affects the learned. one more factor that becomes the author's input in the influence of Islamic economic literacy is cultural activities. Cultural activities also have a significant effect on Islamic financial literacy. Why is cultural activity an influencing factor? The reason is, the people of Central Bangka are still very thick with culture and uphold cultural values. Culture itself comes from the Sanskrit language which means mind and reason. According to Edward Burnett (Edward Burnett), Taylor's culture is a complex whole. This means that culture can influence people's thinking. For example, we see a lot of Islamic cultures which are also used as Indonesian cultures, such as holidays, maulid, and others.

The objectives of this study are as follows; (1) to find out how Broadcasting NEW Radio (Sahabat Sharia program) affects Islamic financial literacy, (2) to find out how local influences (traditional leaders, community leaders, religious leaders) affect Islamic financial literacy in Central Bangka, (3) to find out how culture influences (Nganggung) Islamic

financial literacy in Central Bangka, (4) to find out how the influence of education (learning from formal schools) on Sharia financial literacy in Central Bangka, and (5) to find out whether cultural variables, local influencers, education, and broadcasting are the variables that affect Islamic financial literacy in Central Bangka.

B. Literature Review

Based on OJK Regulation Number 76/POJK.07/2016, it is stated that financial literacy is knowledge, skills, and beliefs that affect attitudes and behaviour, improve the quality of decision making and financial management to achieve prosperity (Otoritas jasa keuangan, 2016). The purpose of Islamic financial literacy is to improve the quality of personal financial decision-making and be better at changing individual attitudes and behaviour in financial management to determine and use financial services based on consumers' and institutions' needs and abilities, community products and services to achieve prosperity.

When viewed from the OJK's explanation, it means that Islamic financial literacy is a person who knows and can act in managing finances. Different from Huston, according to (Huston, 2010), Islamic financial literacy is an integral part of human capital. It can be used in economic activities to improve consumers' standard of life expected by society (namely, behaviour that can increase financial happiness). Meaning that someone will be happier, and in the middle of life will develop and manage finances. And while according to (Bhabha et al., 2014), Financial literacy can be defined as an awareness that encourages knowledge, skills, attitudes, and behaviour paintings to maintain sound financial decision making and ultimately achieve personal economic well-being, according to Hidajat and Hamdani Sharia financial literacy is defined as knowledge about Sharia finance that is used in financial decision-making (Hidajat, T., & Hamdani, 2017). If we look at some definitions from experts, Islamic financial literacy has the main principles of Islamic finance: belief in holy needs, no usury, no Haram investment, and no predation. (uncertainty), no maysir (gambling/speculation), risk-sharing, and financing based on tangible assets factors that affect literacy economics sharia. Financial literacy is the translation of financial literacy, which means financial literacy. According to Podoman, Indonesia's National Strategy for Financial Literacy in 2013, financial literacy means "a series of processes or activities designed to improve the knowledge, confidence, and skills of consumers and the broader community so that they can better manage finance (Otoritas jasa keuangan, 2017).

According to Lusardi & Mitchell to find out the factors that affect financial knowledge, it can be measured according to age and gender, race/ethnicity, income and employment status, and other factors that attract researchers (Lusardi, A., & Mitchell, 2011):

Empirically, several research results show that gender or gender has an enormous influence on a person's financial obligations. It is found that the level of financial literacy of a man is higher than that of a woman. This applies to almost all age levels, including adolescents, adults, and older adults (Lusardi et al., 2010).

The results of a study in the United States showed substantial differences in financial knowledge when viewed from the educational level factor. The results of this study found that people with low levels of education, in this case, those who did not attend tertiary education, had very low financial literacy compared to those with higher education (Lusardi, A., & Mitchell, 2011). The low literacy rate of people with low education is mainly related to calculating income level, inflation, and the risks that may arise from their financial problems. Therefore, it can be assumed that the low literacy level is based on lower cognitive ability and personal financial management ability (McArdle et al., 2009). Of course, this finding should not come as a surprise, as it has become commonplace that people with less education have less knowledge, understanding, and abilities than those with much higher education. In this case, it is not just the case in literacy–finance, but also other knowledge areas.

Radio is the birth of broadcasting (radio is the first child in the world broadcasting). Radio is sound. Sound is the main asset of radio exposure to the audience and the stimulation that the audience will correlate in the future. Psychologically, sound is the sensation that is perceived in the auditive packaging. According to Stanley R. Alten, sound is the friction effect of several molecules transformed through an elastic medium in a dynamic interaction between the molecule and its environment (R. Alten, 1999). The announcer's voice has a visual component that can create an image in the mind of the listener. Radio is an auditive medium (can only be heard), but it is cheap, popular, and can be carried or heard anywhere.

Radio functions as a medium of expression, communication, information, education, and entertainment. Radio has the greatest strength as a medium for imagination because, as a blind medium, radio stimulates so many voices and seeks to visualize the announcer's voice.² Radio creates the dream (theatre of mind) and is easy to get along with the audience. Radio is a form of entertainment that still exists today. This entertainment has been enjoyed by the people of Indonesia for a long time, of course. Apart from technological advances, some regions still really like listening to the radio as their primary entertainment while on the move. In villages or remote areas, radio is also in demand in big cities, such as driving a car. This means that radio itself follows the development of existing technology and becomes entertainment for its listeners. Not only that but today there are also many radios that you can listen to using the Internet.

Moreover, listeners usually have an idol from the radio announcer's voice, making their objectivity radiate very high. This means that radio is still perfect today as entertainment for everyone. Cheap, practical, and economical, of course, can even be influenced by radio, especially when there is a radio drama that the public has been waiting for. Even though the technology is as advanced as now, Central Bangka, for example, people who love Culture and customs, whose majority are farmers and fishermen, choose radio as entertainment to accompany their activities. Joy in the middle of the forest and in the middle of the sea that can only be enjoyed is radio because of the limited internet signal and the limitations of people who know about technology in Central Bangka, making radio a

favorite entertainment of course. There are several radio stations in Central Bangka, such as Sonora FM, Prima FM, SQ Fm, New Radio FM.

Besides Lusardi and Mitchell, Djaali also suggests that Islamic financial literacy is influenced by interest. Interest is one of the factors that make someone want to know something (Djaali, 2014). The part itself means a feeling of preference and interest in something or activity, without being asked. Curiosity is the acceptance of a relationship between oneself and something outside oneself—the stronger or closer the relationship, the greater the interest. Gunarso defines parts as personal things related to attitudes (Gunarso, 1985). Individuals attracted to an object will have the ability or motivation to perform a series of actions that approach or achieve that object.

Woodworth and Marquis suggest that interest is a motive that causes individuals to be actively involved with the thing they are interested in (Woodworth, R.S., 2001). Therefore, a part is said to be a driving force to relate to the environment, a tendency to research, investigate, or carry out any exciting activity. If the individual is interested in something, the object is useful to meet their needs. From the description above, it can be concluded that interest is a feeling of liking or pleasure, encouragement or attraction from within a person, which leads to the object of his claim.

The set of personal and permanent characteristics of behaviour is called personality. Buyer decisions are also influenced by personality traits, including age and life cycle, occupation, economic status, lifestyle, character, and self-concept. Social factors include reference groups, family, traditional leaders, community leaders, social status, and religious leaders' roles. Various groups greatly influence a person's behaviour. The main groups have ongoing interactions like family, neighbours, and co-workers. This primary group tends to be informal. People also fall into a secondary group, which tends to be more formal and less sustainable. This group includes religious organizations and labour unions, which means that the people's influence is powerful on something, including local influencers. And for this writer, use local influencers. Local influencers are people in the community of an area who are trusted and have positions and are respected by society and can influence people to follow what they say. as an example of traditional leaders, community leaders, and religious leaders in an area who are more trustworthy and highly respected by people (Law No. 8 of 1987).

A person's purchasing choices are also influenced by major psychological factors, namely motivation, perceptions, learning, beliefs and culture, and attitudes, which means that Culture can influence asking someone to learn or know information or something new. For this factor, the researcher wants to use the culture “Nganggung” because suggestions can be increased for the Culture. Nganggung is a culture of carrying a complete meal on a pan covered with a red and patterned serving hood. Well, it usually contains rice, side dishes, fruits, and also various cakes. Simultaneously, the pan is a tray or tray that is generally made of brass and has a round shape. Nganggung usually occurs in the big months of Islam, such as Eid and Adha, Islamic New Year, and several other Islamic holidays. This Culture's uniqueness can be followed by all groups, young, old, male and female, and even non-

Muslims. In this cultural activity, there will also be tauhsiyah filled by experts who convey new knowledge, messages, or lectures about things that should be done in life. Not infrequently, there are many new insights and information that can be obtained from Nganggung activities as well as strengthening the relationship between people and can also learn a lot about culture and religion here.

Anriza researched with the title aims to determine the factors that affect Islamic finance and banking students' financial literacy awareness in North Sumatra and determine the main influencing factor that can influence this awareness (Nasution & Fatira AK, 2019). It was found that 56.71% were influenced by education, gender, economic behavior, and information obtained from electronic media. Research conducted by Agus Yulianto with 272 respondents indicates that knowledge of Islamic financial literacy does not affect anything about saving at Islamic banks or using Islamic insurance services (Yulianto, 2018).

Respondents answered that a person's religiosity does not influence people to study Islamic financial literacy. The more likely it is that if the information is trusted and becomes a trend and is conveyed by certain people, it will significantly influence people's decisions in studying and choosing Islamic financial facilities. This study examines the effect of Islamic financial literacy and perceived quality on findings in the use of products or services in Islamic financial institutions—religiosity as a moderating variable.

Demographic factors such as gender, age, education, occupation, income, religion, and marital status are control variables. The sample in this study was the general public who were taken through the purposive sampling method. Research conducted by Kiki showed that 92 people who became respondents indicated that the factors that influence Islamic financial literacy are influenced by gender, the area of origin, which is the number of financial institutions Islamic education is more about education and information media that convey information about Islamic financial literacy in the use of Islamic financial institution service products

In research Anas Iswanto Anwar dan Rezki Putri The analysis results show that on average the majority of farmers of the three research locations included in the literacy category financial low, namely 122 respondents from 219 samples or 55.71 percent. Meanwhile for the category moderate or sufficiently literate financial literacy of 84 respondents or 38.36 percent and the literacy category only thirteen respondents or 5.94 respondent's percent only. respondents indicated that their education, gender, and sources of information can greatly affect Sharia financial literacy. For respondents with low Islamic financial literacy, they tend not to have education and do not know about information about Sharia financial literacy because they do not get good media (Anwar & Putri Rezki, 2020).

in research Arianti and Khoirunisa This study can conclude that first, income has a positive and significant effect on financial literacy. Second, investment has a positive and significant effect on financial literacy. Third, financial behaviour has a positive and significant effect on financial literacy. Fourth, the level of education has a positive and insignificant effect on financial literacy. Fifth, work experience has a negative and significant

effect on financial literacy. Furthermore, finally, there is a simultaneous influence on income, investment, financial behaviour, education, and work experience on the level of financial literacy (Arianti & Azzahra, 2020). In other research Septi Maulani of 237 respondents, the level of financial literacy which is influenced by gender, income, education, place of residence, and the influence of friends is an important factor affecting the respondent's financial literacy (Maulani, 2016).

In research Nurulhuda dan Lutfiati 232 respondents indicated that income, work experience, education, and environment influence Sharia financial literacy. this means that education and the environment can still be included in this study as variables. the environment described could be the influence of other people or the prevailing culture there (Nurulhuda & Lutfiati, 2020). According to research (Ana and Wan 2020) in Malaysia, each respondent is influenced by cultural values, education, and the influence of others in studying Islamic financial literacy. This is a guideline for the author as well in carrying out this research.

Based on research (albeit and Rahman 2019) 350 respondents at the University of Sharjah, Sharjah, United Arab Emirates said that Islamic financial literacy from income, education, and a significant level of information delivery about Islamic financial literacy affects the use of Islamic banking products. The results show that respondents who have good Islamic financial literacy tend to have education and also prefer to use Islamic financial institution facilities. In research Murzan shows radio broadcasting as a medium for providing the information is very effective to the public. the level of radio coverage, program dimensions, and empathy for radio in Indonesia is still very large so that the radio charges can still (Murzan, 2018).

greatly influence someone, this shows that if we use the radio as teaching material for sharia financial literacy, it will greatly affect sharia financial literacy in Central Bangka.

In research Ramadhani, Supaino and Fatira The Effect of Age, Gender, Residence, Education, and Income on the Level of Shariah Financial Literacy of respondents where gender does not have a significant effect in this study. education and income and the environment have more influence on the respondents' Islamic financial literacy (Ramadhani et al., 2021).

Figure 1 Research Framework

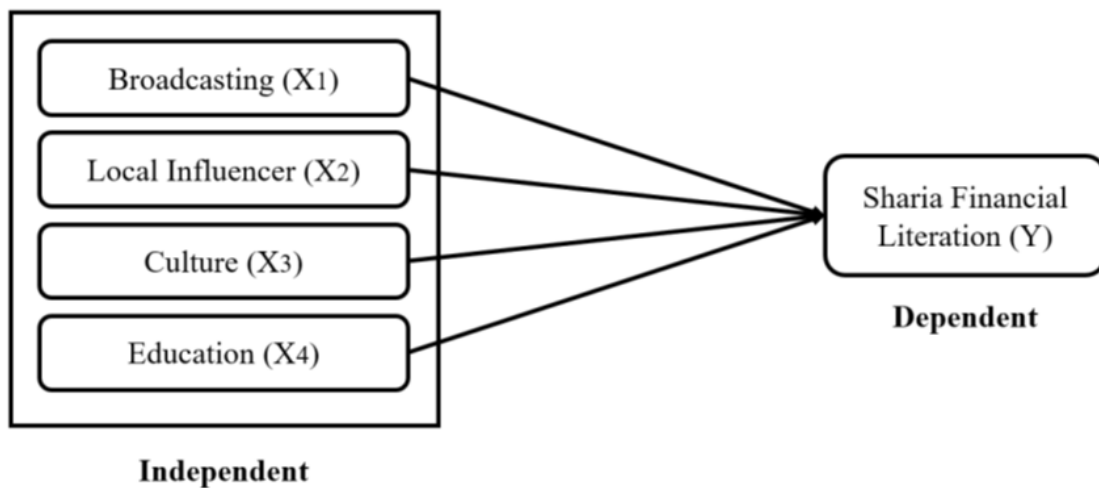


Figure 1 provides the research framework for this study to develop hypothesized relationships discussed in the following sub-sections in more detail. To estimate this relationship, the observed variables are entered into a regression equation one stage at a time. The hypothesis in this study is how the influence of radio broadcaster factors on Islamic financial literacy (Lusardi & Mitchell (2011), local influencer factors on Islamic financial literacy (Djaali (2014)), cultural factors on Islamic financial literacy (Djaali (2014)), local factors influencers on Islamic financial literacy (Djaali (2014)), formal school factors on Islamic financial literacy (Lusardi & Mitchell (2011)).

The hypothesis is a supposition to observe facts on the research objectives for the basis of future research (Nazir, 2003). The belief in this study is as follows;

H1: NEW Radio broadcasting media (Sahabat Syariah program) has a significant effect on sharia financial literacy.

Measurement based on other factors: The results of research conducted in several countries, apart from age, gender, and education, other factors empirically prove that several other factors influence a person's Islamic financial literacy. Information media such as electronic and print media and others' influence, including learning something (Lusardi & S. Mitchell, 2009).

H2: Local influences (traditional leaders, community leaders, religious leaders) have a significant effect on sharia financial literacy.

Social factors include reference groups, family, traditional leaders, community leaders, social status, and religious leaders' roles. Various groups greatly influence a person's behavior. The main groups have ongoing interactions. This group includes religious organizations and labor unions. This means that the influence of the people around is powerful on something, including local influencers (Djaali, 2014).

H3: Culture (nganggung) has a significant effect on Islamic financial literacy.

Psychological factors: A person's purchasing choices are also influenced by major psychological factors, namely motivation, perceptions, learning, beliefs and culture, and

attitudes, which means that Culture can influence asking someone to learn or know information or something new (Djaali, 2014).

H4: Education (learning from formal schools) has a significant effect on Islamic financial literacy.

Measurement-Based on Educational Factors: The results of this study found that people with low levels of education, in this case, those who did not attend tertiary education, had very low financial literacy compared to those with higher education (Lusardi & S. Mitchell, 2009).

H5: Cultural variables, local influences, education, and broadcasting as variables affecting Islamic financial literacy in Central Bangka.

C. Research Methodology

As for the place and time of research to complete this paper, the author ended the form at Bangka Tengah Regency in 2021. This type of research is logit regression research. Logit regression research is a study that aims to determine the extent to which the variation of a variable is related to the interpretation of other variables. "This research was conducted to explain what are the effects of Islamic financial literacy in Central Bangka. This study uses the Quantitative Method Quantitative research is a research method that focuses on In this approach, the researcher creates a complex picture, examines the text in a detailed report from the interviewee's perspective, and studies natural situations (Creswell, 1998). In addition to interviews and observations, information can also be used, obtained through facts stored in the form of letters, diaries, photo archives, meeting results, souvenirs, event diaries, etc. (Faisal, 1990). To measure the object of research, quantitative methods require some mapping, namely questions, variables, and indicators.

Each variable to be measured will produce symbols and numbers, and these symbols and numbers will change according to the categories and information related to these variables. Using characters and numbers that have been processed according to quantitative methods, conclusions can be drawn from the problems in the research case. The objective of quantitative research is to develop and use mathematical methods, theories, and hypotheses related to events or circumstances. The measurement process is an integral part of quantitative research methods because it provides a strong relationship between empirical observation and the quantitative relationship's mathematical expression.

For this research, the types and sources of data used are primary data and secondary data. Primary data is data obtained or collected by researchers directly from primary sources, including observations, interviews, and questionnaires. Meanwhile, secondary information is data that researchers can get from existing sources such as records and processed by other parties.

The population of this scientific work is all the people of Central Bangka, totalling 186,783 people. From these data, the total male population is 96,443, and the female population is 90,340. The samples we took were based on the slovin

technique $n = N / (1 + N \cdot e^{-2})$ with the two-stage random technique, namely the random selection of samples categorized into one group who live at home:

$$n = 186783 / (1 + 186783 \cdot [10\%]^{-2}) = 99.94649059 \text{ (rounded to 100)}$$

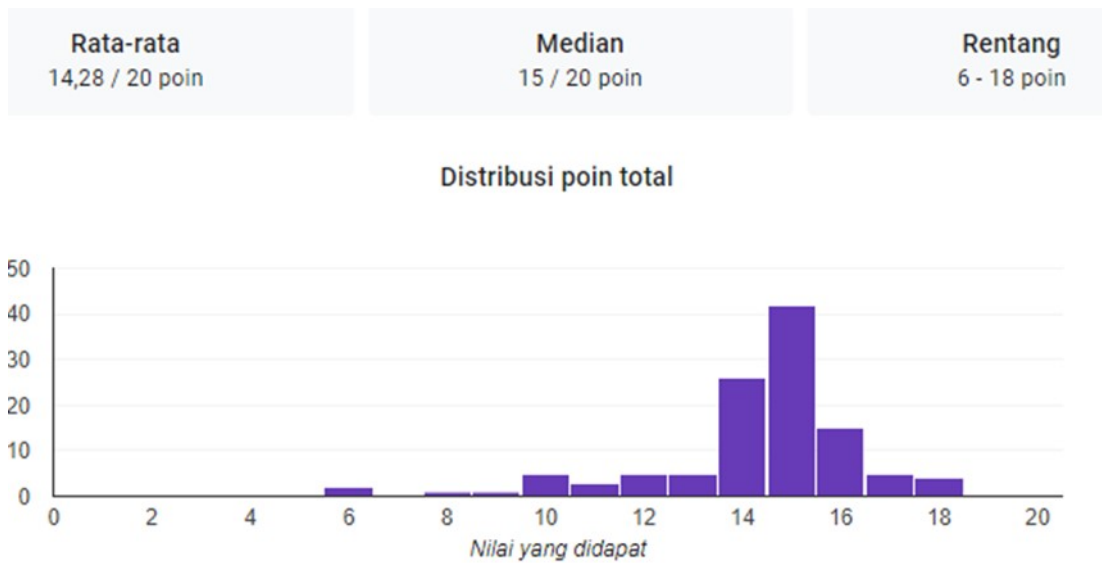
Table 1 Operational Data

Variable	Indicator	Ordinal Scale	Resource
Sharia Financial literacy (Y)	1. Money Basic 2. Instrument Investasi and Saving 3. Basic Information LKS	Nominal Scale (0-1)	OJK (2016)
Broadcasting (X1)	1. Dimensions of empathy Program Sahabat Syariah 2. The persuasion dimension Radio 3. Broadcast Range	Likert scale (1-4)	Tita(2014)
Local Influencer (X2)	1. Public trust 2. Respect the community to local influencers	Likert scale (1-4)	Bela, Debby & Stefi (2017)
Culture (X3)	1. Public Trust 2. Agnostic	Likert scale (1-4)	Hofstede & Bond(1980)
Education (X4)	1. Level of education 2. Knowledge about Sharia Financial Literacy	Likert scale (1-4)	Lusardi & Mitchell (2011)

The scale used to measure the indicators on the dependent variable uses an ordinal scale (0-1), and the independent variable uses a Likert scale (1-4). the use of ordinal scale because you want to know the knowledge where questions will be presented based on indicators and will be given correct points of 1 and error 0. while the use of the linked scale with only 1-4 signifies and forces respondents to enter into the desired level the writer wants and adjusts to the git technique in explaining the author. Data analysis simplifies data in a form that is easier for others to understand and understand. Until finally found a general pattern of all of them, represented by statistical symbols, such as mean μ (mean), number total (σ), significance level α (alpha), correlation coefficient ρ (rho), and others.

D. Results and Discussion

100 respondents in this study were presented with 20 questions about Islamic financial literacy and 20 questions about the influence of information media on Islamic financial literacy in the people of Central Bangka.



With the above data, it can be concluded that the variable (X1) radio broadcasting influences with a value of 21.634 and a significant 0.000, which means that H0 is not accepted because the p-value is $<\alpha$, which means that H0 is not accepted and H1 is not rejected, which means that radio broadcasting information media has a significant effect.

With the data above, it can be concluded that the variable (X2) Local Influencer influences with a value of 45.510 and a significant 0.003, which means that H0 is not accepted because the p-value is $<\alpha$, which means that H0 is not accepted and H1 is not rejected, which means that the information media of Local Influencers has a significant effect.

With the data above, it can be concluded that the variable (X3) Culture influences with a value of 3.641 and a significant 0.002, which means that H0 is not accepted because the p-value $<\alpha$, which means that H0 is not accepted and H1 is not rejected, which means that the information media Culture has a significant effect.

With the data above, it can be concluded that the variable (X4) Education has an influence with a value of -14,727 and is significant 0.999, which means that H0 is not rejected because the p value $> \alpha$ means that H0 is not rejected and H1 is not accepted, which means that information media Education has no effect and insignificant or just the same.

1. The NEW radio broadcasting media (Sahabat Syariah program) has a significant effect on financial literacy syariah

The first hypothesis in this study is that radio broadcasting media (Sahabat Syariah program) has a significant effect on Islamic financial literacy in Central Bangka. Based on the results of the multinomial logistic regression test, it shows that radio broadcasts have a significant effect on Islamic financial literacy. Radio broadcasting variables With the data obtained, it is concluded that the variable (X1) radio broadcasts influences with a value of 21.634 and a significant 0.000, which means that H0 is not accepted because the p-value is $<\alpha$ (0.005), which means that H0 is not accepted and

H1 is not rejected, which means radio information media Broadcasting has a significant effect which we can explain if we convey information via radio broadcasts using a program, the people of Central Bangka will receive the information more quickly. The factors include the factors above which were stated by Anriza who said that the electronic or mass media factors could affect the level of financial literacy depending on the public's trust in the media information (Nasution & Fatira AK, 2019).

2. Local Influence (Traditional Leaders, Community Leaders, Religious Leaders) Has A Significant Effect On Financial Literacy Shariah

The second hypothesis in this study is that Local Influencers have a significant effect on Islamic financial literacy in Central Bangka. Based on the results of the multinomial logistic regression test, it shows that Local Influencers have a significant effect on Islamic financial literacy. The Local Influencer variable with the data obtained, it can be concluded that the variable (X2) Local Influencer has an influence with a value of 45.510 and a significant 0.003, which means that H0 is not accepted because the p-value is $< \alpha$ (0.005) which means that H0 is not accepted and H1 is not rejected, which means that local information media Influencers have a significant influence which we can explain if we convey information about Islamic financial literacy in Central Bangka through Local Influencers, so the people of Central Bangka will receive this information more quickly. This variable is also the same as what Kotler said that social factors can affect the level of ability, willingness, and knowledge of something, including financial iterations (Kotler, P. & Kevin, 2007). Even so, we cannot say about Islamic financial literacy, but we can quote this opinion, which means that if local influences can influence Islamic financial literacy in Central Bangka, this is also the same as said by (Nurulhuda & Lutfiati, 2020).

3. Culture (Nganggung) Has A Significant Effect On Financial Literacy Shariah

The third hypothesis in this study is that the Nganggung Culture information media has a significant effect on Islamic financial literacy in Central Bangka. Based on the results of the multinomial logistic regression test, it shows that the Nganggung Culture has a significant effect on Islamic financial literacy. Culture Nganggung variable with the data obtained, it can be concluded that the variable (X3) Nganggung Culture has an influence with a value of 3,641 and significant 0,002, which means that H0 is not accepted because the p-value is $< \alpha$ (0.005) which means that H0 is not accepted and H1 is not rejected, which means Information about the Nganggung Culture has a significant effect which we can explain if we convey information about Islamic financial literacy in Central Bangka through the Nganggung Culture, so the people of Central Bangka will receive this information more quickly. This is also new research that can be used as teaching material because transmission through culture is very rare nowadays. Even though the effect displayed is very significant and this can be a reference for further research.

4. Education (learning from formal schools) has a significant effect on financial literacy Shariah

The fourth hypothesis in this study is that education (learning from formal schools) has a significant effect on Islamic financial literacy in Central Bangka. Based on the results of the multinomial logistic regression test, it shows that Education has no significant effect on Islamic financial literacy. The education variable with the data obtained, it can be concluded that the variable (X4) Education has no influence with a significant value of -14.727 and 0.999, which means that H0 is not rejected because the p-value is $> \alpha$ (0.005), which means that H0 is not rejected and H1 is not accepted, which means education information media it does not have a significant effect which we can explain if we convey information about Islamic financial literacy in Central Bangka through and use education, the people of Central Bangka will act normal.

This is influenced by the thinking of the Bangka Tengah people who are still lacking in education. Why is that? Whereas according to albeit and Rahman stated that education is the level of mastery of knowledge possessed by a person regarding how his or her ability to understand things is good and affects Islamic financial literacy. The story is different from the people of Central Bangka, who even attack students who do not carry out Islamic financial literacy properly (bestari & Rahman Nidar, 2012). This is one of the things that must be improved so that people who get knowledge from formal education such as college must have their standards to understand what they are learning.

5. Cultural variables, local influences, education, and broadcasting as variables affecting financial literacy Shariah in Central Bangka

The fifth hypothesis in this study is cultural variables, local influence, education, and broadcasting as variables that affect Islamic financial literacy in Central Bangka. Based on the results of the simultaneous test, it shows that all variables should have a significant effect on Islamic financial literacy in Central Bangka. This can be seen from the results of the Chi-Square test; the resulting probability value is 0.000 smaller than α (0.05). but in the significant test, one variable is not significant. There are only 3 significant variables, namely the variable Radio Broadcasting, Local Influence, and Culture. Based on the results of the multinomial logistic regression test, it shows that Radio Broadcasting, Local Influencer, and Culture Nganggung have a significant effect on Islamic financial literacy. in Central Bangka. The three variables show results where $p < \alpha$ (0.005) which means that it has a significant and accountable influence. Unlike the case with the education variable which shows $p > \alpha$ (0.005) which is significant to 0.999, which means that the education variable does not affect Islamic financial literacy in Central Bangka.

E. Conclusion

Based on the Research Results of the Influence of Radio Broadcasting, Traditional Nganggung, Local Influencers, and Education on the Level of Islamic Finance (Case Study of Central Bangka) discussed in chapter 4, the following conclusions can be drawn: first, The results showed that, first, the radio broadcasting variable had a positive and significant effect on Islamic financial literacy with a value of 21.634. Second, the Local Influencer variable has a significant and positive effect on Islamic financial literacy with a value of 45.510. third, cultural variables have a positive and significant effect on Islamic financial literacy with a value of 3.641 and a significance of 0.002, which means that H1 is not rejected. fourth, education has a negative and insignificant effect on Islamic financial literacy with a significant value of -14.727 and 0.999, which means H0 is not rejected. Fifth, the simultaneous test results show that all variables have a significant effect on Islamic financial literacy, this can be seen from the results of the Chi-Square test; the resulting probability value is 0.000 smaller than alpha (0.05). but in the significance test, one of the variables is not significant. There are only 3 significant variables, namely Radio Broadcasting, Local Influence, and Culture. sixth, based on the results of the multinomial logistic regression test shows that Radio Broadcasting, Local Influencers, and Nganggung Culture have a significant effect on Islamic financial literacy. These three variables show results where $p < \alpha$ (0.005) which means they have a significant and accountable influence. Unlike the case with the education variable which shows $p > \alpha$ (0.005) which is significant up to 0.999 which means that the education variable has no effect on Islamic financial literacy.

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